



# Open Enrollment 2025

**VISUAL  
EDGE IT™**  
SECURE TECHNOLOGY SOLUTIONS

# Open Enrollment is Here!

- Occurs on an annual basis
- Only time to make a change in your benefits without a Qualifying Event
- You have the opportunity to enroll and/or add/drop dependents
- Experiencing a Qualifying Event (marriage, divorce, birth of a child, etc.)
  - Notify HR within 30 days of the change



# Health and Welfare Benefits Enrollment

Open Enrollment is ACTIVE. If no action is taken in Paycor you will **not** have benefits beginning 1/1/25!

- ✓ Open Enrollment is from November 1 – 15<sup>th</sup>
- ✓ You will complete enrollment Paycor
- ✓ Your Open Enrollment elections will be effective on January 1, 2025

# What's Happening with Benefits in 2025?

- ✓ The HSA 3200 Plan will increase the deductible to \$3,300 for single and \$6,600 for family, to stay compliant with the IRS guidelines
- ✓ NEW: Employee Assistance Program (EAP) offered through Curalinc
- ✓ Enhanced dental plan offering with increased annual maximum and orthodontia coverage
- ✓ Life Insurance and Disability Insurance will be moving from Lincoln Financial Group to Unum

# Eligibility - Reminders

## OE Reminders

### **Spouses are only eligible for Visual IT's Medical plan if:**

- Do not have access to other coverage through an employer
- Are self-employed
- Are retired

**\*\*You will attest to your spouse's eligibility in the Paycor Open Enrollment**

### **Dependent Children**

- Your child does not need to be a student
- Your child does not need to be living with you
- Your child does not need to be single
- Your child can be eligible for medical coverage through their own employer but chooses to be covered through your plans
- Your child(ren) can remain on your medical, dental and vision plans until the end of the month following their 26<sup>th</sup> birthday

# Medical - Anthem



	PPO 1800	PPO 5000	HSA 3300	HSA 5000
	In- Network	In-Network	In-Network	In-Network
Annual Deductible	\$1,800 EE   \$3,600 Family	\$5,000 EE   \$10,000 Family	\$3,300 EE   \$6,600 Family	\$5,000 EE   \$10,000 Family
Coinsurance (after deductible)	20%	20%	10%	10%
Out-of-Pocket Maximum	\$5,300 EE   \$10,600 Family	\$6,850 EE   \$13,700 Family	\$3,500 EE   \$7,000 Family	\$6,750 EE   \$13,500 Family
Preventive Care	100%, no deductible	100%, no deductible	100%, no deductible	100%, no deductible
Emergency Use of ER* (copay waived if admitted)	\$300 copay	\$300 copay	Deductible then 10%	Deductible then 10%
Office Visit*	\$25 Copay	\$25 Copay	Deductible then 10%	Deductible then 10%
Specialist*	\$40 Copay	\$50 Copay	Deductible then 10%	Deductible then 10%
Urgent Care*	\$75 Copay	\$75 Copay	Deductible then 10%	Deductible then 10%

# Pharmacy – Anthem (CarelonRx)



Visual Edge will continue to partner with Anthem to provide you with your 2024 Prescription Drug benefits.

Plan	Tier	Retail	Mail Order
PPO 1800	Generic	\$15 copay	\$30 Copay
	Brand	\$45 copay	\$135 copay
	Non-Brand / Specialty	25% to a max of \$350 copay	25% to a max of \$350
PPO 5000	Generic	\$20 copay	\$40 copay
	Brand	\$40 copay	\$120 copay
	Non-Brand / Specialty	\$70 copay	\$210 copay
<b>On the HSA Plans the Deductible Must be Met Before Copays Kick-in</b>			
HSA 3300	Generic	\$10 copay	\$20 copay
	Brand	\$35 copay	\$105 copay
	Non-Brand	\$70 copay	\$210 copay
	Specialty	25% to a max of \$250 copay	25% to a max of \$250 copay
HSA 5000	Generic	\$10 copay	\$20 copay
	Brand	\$35 copay	\$105 copay
	Non-Brand	\$70 copay	\$210 copay
	Specialty	25% to a max of \$250 copay	25% to a max of \$250 copay

# 2025 Bi-Weekly Contributions



Coverage Tier	PPO 1800 Plan	PPO 5000 Plan	HSA 3300 Plan	HSA 5000 Plan
Employee Only	\$131	\$72	\$98	\$51
Employee + Spouse	\$289	\$171	\$204	\$108
Employee + Child(ren)	\$266	\$159	\$185	\$98
Family	\$427	\$253	\$304	\$161



# Health Savings Account (HSA Contributions)



- Money is put into special savings account which is then used to pay for qualified medical expenses\*
- No income tax is paid on the money put in
- No income tax is paid on the interest earned
- No income tax is paid on the money taken out

Tax-advantaged medical savings account available to taxpayers who are enrolled in a high-deductible health plan (HDHP).

Your HSA is portable regardless of:



2025 IRS Total Contributions	
<i>Enrollee Type</i>	<i>Total Annual Maximum Contribution</i>
Individual	\$4,300*
Family	\$8,550*

\*Age 55+ may contribute an extra \$1,000 per year

# Dental



	Base Plan	Buy-Up Plan
Annual Deductible	\$50   \$150	\$50   \$150
Annual Maximum Benefit	\$1,500 /person	<b>\$2,500</b> /person
Diagnostic and Preventive Care	100% with no deductible	100% with no deductible
Basic Services	80%	80%
Major Services	50%	50%
Orthodontia	50% up to \$1,000 lifetime maximum – Child(ren) to age 1	50% up to <b>\$2,000</b> lifetime maximum – Child(ren) to age 1

- **PPO Network:** Deepest discounts available and balance billing protection.
- **Out-of-Network:** Claim is processed under “reasonable & customary” limits. Providers can balance bill the member.
- **Find an in-network provider:**  
<https://www.guardianlife.com/find-a-provider>



# Vision



Guardian Vision Plan	
Benefits	In-Network
Routine Eye Exam	\$10 Copay
Standard Plastic Lenses	Single: \$0 copay Bifocal: \$0 copay Trifocal: \$0 copay Lenticular: \$0 copay
Frames	\$130 Allowance, then 20% off any balance
Contact Lenses	Conventional: \$130 Allowance, 15% off balance Disposable: \$130 Allowance, 15% off balance Medically Necessary: Paid in Full
Frequency	Exam: Every Calendar Year Lenses or Contact Lenses: Every Calendar Year Frames: Every Two Calendar Years

# 2025 Bi-Weekly Dental and Vision Contributions



Coverage Tier	Dental - Base Plan	Dental – Buy-Up Plan	Vision
Employee Only	\$7.45	\$9.31	\$2.16
Employee + Spouse	\$17.31	\$21.54	\$4.09
Employee + Child(ren)	\$19.71	\$26.59	\$4.80
Family	\$28.46	\$37.88	\$6.76

# Life and Disability



## Employer Paid Benefits

**Basic Life and AD&D:** Basic Life is 50k benefit and is 100% Employer Paid

**Short-Term Disability:** A cash benefit of 60% of your weekly salary (up to \$1,000) when you are out of work for up to 12 weeks due to injury, illness, surgery or recovery from childbirth

## Employee Paid Benefits

**Voluntary Life**  
**Dependent Life**  
**Long-Term Disability**

\* Employees have the opportunity to elect Additional Life Insurance for you and your family members

# Basic Life and AD&D



Visual Edge IT provides basic life and accidental death & dismemberment benefit at NO COST to all full-time employees! The benefit amount is \$50,000.



Eligible employees will automatically be enrolled into this plan.

# Voluntary Life Insurance and AD&D

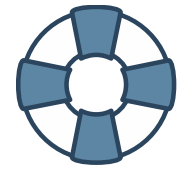


**Voluntary Life Insurance is paid for by you, the employee. It supplements the basic life that Visual Edge provides.**

- **Employees have the opportunity to elect up to the Guaranteed issue amount without EOI for 2025!** Any increase over this amount will require EOI. Elections can be made in increments of \$10,000 to a maximum of 7 times basic annual earnings or \$500,000. Any election over the guaranteed issue amount of \$250,000 require EOI.
- Spouse coverage can be elected or increased up to \$50,000 without EOI. Any increase over this amount will require EOI. Elections can be made in increments of \$5,000 to a maximum of 50% of the employee life insurance amount or \$250,000. Any election over the guaranteed issue amount of \$50,000 require EOI.
- EOI is required for those previously denied coverage or withdrawn applications.
- Option of adding Accidental Death & Dismemberment for you, a spouse, and/or your children



# Short-Term Disability



## How it helps

Can replace a portion of your income when you're unable to work

Helps when you're sidelined with an illness or injury lasting a few weeks to a few months



## What it covers

Many conditions that keep you from working, including:

- Recovering from regular pregnancy
- Joint disorders
- Injuries
- Behavioral health issues
- Digestive disorders

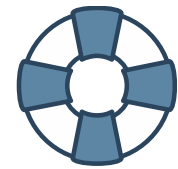
## What you should know

- Maximum weekly benefit: \$1,000
- Benefit duration: 12 weeks
- Definition of disability: Residual
- Elimination period injury/sickness: 7/7 days
- Might be offset by other disability benefits the employee receives
- Employer-paid benefit





# Long-Term Disability



## What it does

Replaces a portion of your income when you're unable to work for a few months up to a few years\*.



## What it covers

Conditions that keep you from working:

- Joint disorders
- Cancer
- Behavioral health issues
- Injury and poisoning
- Circulatory diseases

## What you should know

- Maximum monthly benefit: \$5,000
- Benefit duration: This is the maximum length of time you can receive benefits while you're disabled. SS ADEA
- Definition of disability: 2-Year Residual
- Elimination period: 180 days
- Pre-existing condition limitation: 12/24
- Employee-paid
- If you did not enroll when initially eligible for coverage, any amount you apply for will require you to answer health-related questions

\*Duration period varies between 12-60 months

In NY: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Deductible sources of income: Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive. Refer to your certificate for a complete list of deductible sources of income

Pre-existing conditions: You have a pre-existing condition if: You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 12 months just prior to your effective date of coverage; and the disability begins in the first 124 months after your effective date of coverage.

# Employee Assistance Program



- Visual Edge offers an EAP through **Curalinc** at NO COST to all employees.
- This program can help you find solutions for the everyday challenges of work and home, as well as the more serious issues involving emotional and physical well-being.
- Curalinc's EAP offers unlimited online or phone access, and up to 6 in-person sessions for you and your family members to connect with a licensed professional counselor.
- **Family members include;** Spouses, Domestic Partners, Dependents, Parents, and Parent in-laws.

Learn more by viewing the flyers located in the resources section of the open enrollment website or by contacting the EAP team!

**Phone Support:** 800-490-1585

**Online Support:** [www.curalinc.com](http://www.curalinc.com)

**In Person:** You can get up to six visits, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

# 401(k)

**Visual Edge will continue to utilize Empower as our 401k vendor with the goal of providing tools and resources to help you plan for and achieve financial security in retirement.**

## **401k Plan Features**

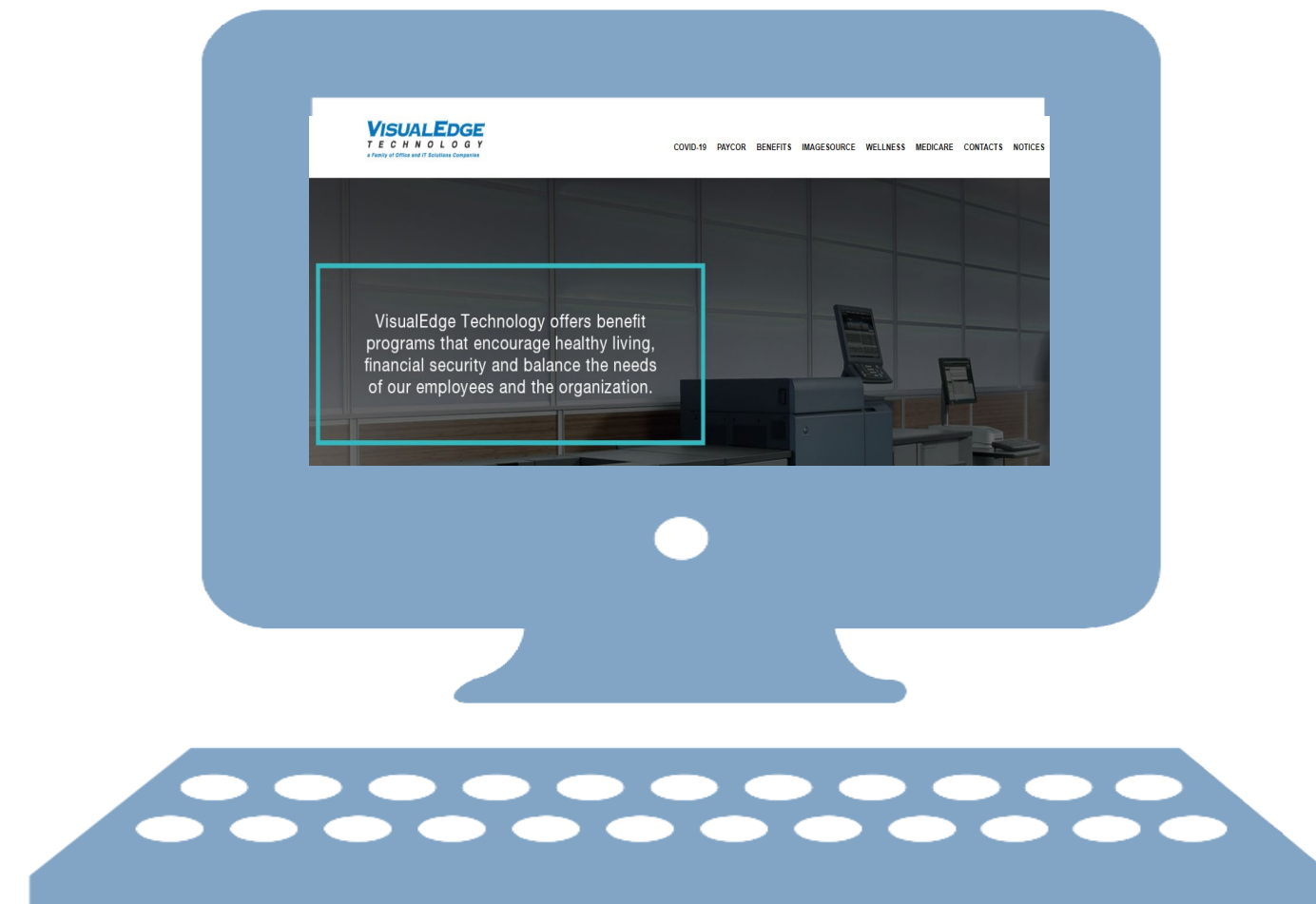
- Employees are automatically enrolled after 60 days of service at 3% unless they opt out. Employees can change contributions percentage at any time.
- Contribute between 1% and 100% of your pay to your plan up to the IRS limit
- Employer match of 100% on the first 3% and then a 50% match on the next 2%. In order to get the full employer match, of 4%, you must defer 5%.
- Stop your elections at any time
- Ability to change your contribution amounts any time
- Pre-tax or Roth (post-tax) saving options
- Save up to \$23,500 per year
- Save an additional \$7,500 per year if 50 or older
- Make your changes on Empower website and we're notified automatically

# MyVisualEdgeBenefits.com

**Don't forget Visual Edge has a benefits website available to you and your family members!**

**This website houses:**

- Detailed Benefit Information
- Discount Programs
- Important Notices
- Important Forms
- Contact Information
- Commonly Asked Questions
- Much More!



# How Do I See My Benefits?

Open Enrollment will be held from **November 1<sup>st</sup> – November 15<sup>th</sup>**

## To access your Open Enrollment elections:

1. Navigate to [www.paycor.com](http://www.paycor.com) , then click on the following. You will see instructions to start the enrollment process.
2. Open the **Company** menu on the left and select “Benefit Elections”.
3. Your current life and disability elections will be displayed here. Current medical, dental, and vision elections will not be shown.
4. During open enrollment click the link at the top of the screen.
5. This will open your enrollment event, proceed through each of the screens.



# Thank You!